



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)	Attorney Docket No. 47004.000259
)	
David S. JONES)	Art Unit: 3629
)	
Application No.: 10/686,628)	Examiner: Unassigned
)	
Filed: October 17, 2003)	
)	

For: METHOD AND SYSTEM FOR DISTRIBUTED CHECK PROCESSING AT A
PLURALITY OF SITES

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully requests consideration of the reference listed on the attached Form PTO/SB/08A. A copy of the reference listed is also enclosed.

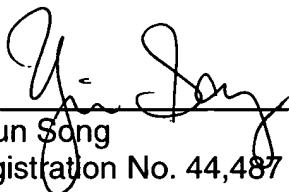
Applicant respectfully points out that the submission of the listed document in this Information Disclosure Statement is not an admission that it is a prior art or that it is material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made.

Applicant respectfully requests that the Examiner consider the reference cited on the Form PTO/SB/08A and that the Examiner indicate that the reference has been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,
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Dated: February 18, 2004

YS/sdw



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/686,628
Filing Date	October 17, 2003
First Named Inventor	David S. JONES
Art Unit	3629
Examiner Name	Not Assigned
Attorney Docket Number	47004.000259

Sheet 1 of 1

OTHER DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	1.	Visa & Carnegie Mellon Plan Online Payment Scheme 2/15/95, Newsbytes News Network, pp. 1-2		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.